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May 21, 2019

Honorable Robert D. Drain  
United States Bankruptcy Court Judge  
Southern District of New York  
300 Quarropas Street  
White Plains, New York 10601

Re: Francisca Quiroa De Calderon  
Bankruptcy Case No: 18-22716

This office represents SN Servicing Corporation, the Secured Creditor in the above referenced action. On April 2, 2019 Secured Creditor issued a denial letter for this loan, due to insufficient income. Our office submitted a copy of the denial letter to Debtor's counsel and they responded with a few questions regarding the denial. Specifically, Counsel stated the monthly gross household income totaled \$8,868.02, not \$8,721, that the Secured Creditor used. I confirmed with my client and they advised that this difference of \$146 would not result in a different decision. Our office also provided counsel with information regarding the property tax payments and believe all outstanding issues related to the denial have been answered.

At the prior hearing on April 24, 2019, Counsel for the Debtor requested additional time to review. As of today, nothing additional has been received. Therefore, we respectfully request loss mitigation be terminated at this time.

**Please feel free to contact our office should you have additional questions.**

Sincerely,

/s/ Jonathan Schwalb, Esq.  
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